proved by state regulators.

Valentines go high-tech

BERNARDS: So it's Valentine's Day and you still haven't bought jewelry or a box of chocolates or even a lousy card for your special someone.

Fear not, procrastinators: Even if the store shelves are empty, you can reach out and touch someone with the gift of music, courtesy of AT&T Corp.

By calling 1-800-ATT-GIFT, you can choose from a variety of popular songs, add a personal message to the ditty and then send the whole package to your Valentine. Warning: The songs do not feature the original artists.

Valentine messages will cost $7.95, a 20 percent discount from the regular $9.95 charge. Three musical Valentines can be had for $19.95.

Exxon planning cutbacks

HOUSTON: Exxon Corp.'s domes